

In re:
Bruce J. Criscuolo
Debtor

Case No. 14-16946-pmm
Chapter 11

District/off: 0313-4
Date Rcvd: Mar 08, 2022

User: admin
Form ID: 3180RI

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2022:

Recip ID	Recipient Name and Address
db	+ Bruce J. Criscuolo, 4960 Curly Horse Drive, Center Valley, PA 18034-8776
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13556694	+ Wells Fargo Bank, N.A., et al..., Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane Monroe, LA 71203-4774
13838889	+ Wells Fargo Bank, National Association, KML Law Group, P.C., 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
13909359	+ Wells Fargo Bank, National Association, Serviced by Select Portfolio Servicing., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: IRS.COM	Mar 09 2022 04:58:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
smg	EDI: PENDEPTREV	Mar 09 2022 04:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Mar 08 2022 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: taxclaim@countyofberks.com	Mar 08 2022 23:54:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 08 2022 23:54:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13692107	+ EDI: GMACFS.COM	Mar 09 2022 04:58:00	Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004
13386634	EDI: GMACFS.COM	Mar 09 2022 04:58:00	Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
13379108	+ Email/Text: bankruptcy@cavps.com	Mar 08 2022 23:54:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13459498	Email/PDF: resurgentbknotifications@resurgent.com	Mar 09 2022 00:00:48	LVNV Funding, LLC its successors and assigns as, assignee of Springleaf Financial, Services Of Indiana, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13384791	EDI: RECOVERYCORP.COM	Mar 09 2022 04:58:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13384802	EDI: RMSC.COM	Mar 09 2022 04:58:00	Synchrony Bank, c/o Recovery Management

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Systems Corporat, 25 SE 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13447700	*+	Department of the Treasury, Internal Revenue Service, P O BOX 7346, Philadelphia PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2022 at the address(es) listed below:

Name	Email Address
DAVE P. ADAMS	on behalf of U.S. Trustee United States Trustee dave.p.adams@usdoj.gov
DOROTHY ANN DAVIS	on behalf of Creditor Wells Fargo Bank National Association ddavis@eckertseamans.com
JOSHUA I. GOLDMAN	on behalf of Creditor Wells Fargo Bank National Association Josh.Goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
KEVIN K. KERCHER	on behalf of Debtor Bruce J. Criscuolo kevinkk@kercherlaw.com kevin@kercherlaw.com
LISA MARIE CIOTTI	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@fredreiglech13.com ecf_frp@trustee13.com
NICHOLAS FRANCIS BORSUK	on behalf of Creditor Wells Fargo Bank National Association nborsuk@eckertseamans.com
REGINA COHEN	on behalf of Creditor Ally Financial rcohen@lavin-law.com ksweeney@lavin-law.com
THOMAS I. PULEO	on behalf of Creditor Wells Fargo Bank National Association tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee	USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	Bruce J. Criscuolo	Social Security number or ITIN xxx-xx-9137
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 14-16946-pmm		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1141(d)(5) is granted to:

Bruce J. Criscuolo

3/8/22

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in an Individual Chapter 11 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 11 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

For more information, see page 2 >

- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of an individual chapter 11 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.